

**THIS DOCUMENT AND THE INCORPORATED SECURITY TERMS FORM AN IMPORTANT DEED. IF THE BANK IS NOT PAID YOU MAY LOSE THE PROPERTY CHARGED. WE RECOMMEND YOU TAKE INDEPENDENT LEGAL ADVICE ON THE EFFECT OF THIS DEED.**

**1. Definitions**

In this Standard Security the expressions set out in the first column below shall have the meanings and effect respectively set opposite to them.

<b>Customer:</b>	Where the Customer is more than one person the singular includes the plural and all obligations of the Customer are undertaken jointly and severally.
<b>Bank:</b>	<b>National Westminster Bank Plc (incorporated in England and Wales under the Companies Acts 1948 to 1980 with company number 929027), acting through its Mortgage Centre PO Box 123, Greenock, PA15 1EF,</b> and its successors in title and assignees, 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.
<b>Property:</b>	ALL AND WHOLE [insert full conveyancing description including where appropriate the Title Number]
<b>Security Terms:</b>	The Security Terms (Scotland) made by the Bank dated the Twenty Eighth day of March 2018 and registered in the Books of Council and Session on the Fifth Day of April 2018

**2. Customer's Undertaking**

The Customer undertakes to pay to the Bank or otherwise discharge, in each case on demand with interest at the agreed rate(s), all sums due and that may become due by the Customer to the Bank in respect of all loans (including any additional loans or readvances) made or which may in future be made by the Bank to the Customer, but in each case limited to the Customer's Obligations as defined in the Security Terms, for which the Customer grants a Standard Security in favour of the Bank over the Property.

**3. Certificate of amount due**

The Customer declares that a certificate by a duly authorised signatory of the Bank as to the amount due to the Bank at any time by the Customer shall be conclusive, except in the case of clear error or in relation to a question of law.

**4. Additional Terms**

The standard conditions specified in Schedule 3 to the Conveyancing and Feudal Reform (Scotland) Act 1970 as amended (as varied by the Security Terms, a copy of which the Customer hereby acknowledges receipt), and any lawful variation thereof operative for the time being, shall apply.

**5. Warrandice**

The Customer grants warrandice.

**6. Consent to Registration**

The Customer consents to registration hereof and the said certificate for preservation and execution: IN WITNESS WHEREOF these presents consisting of this and the preceding page(s) are executed by the Customer as follows:-

.....  
signature of witness

.....  
signature of [ ]

.....  
full name of witness (print)

.....  
date of signing

.....  
address of witness

.....  
place of signing

.....  
signature of witness

.....  
signature of [ ]

.....  
full name of witness (print)

.....  
date of signing

.....  
address of witness

.....  
place of signing

# National Westminster Bank Plc

## Declaration

**THIS IS AN IMPORTANT DOCUMENT. YOU SHOULD TAKE LEGAL ADVICE BEFORE SIGNING AND SIGN ONLY IF YOU UNDERSTAND ITS TERMS.**

DECLARATION - MATRIMONIAL HOMES (FAMILY PROTECTION) (SCOTLAND) ACT 1981, AS AMENDED, AND CIVIL PARTNERSHIP ACT 2004

I,  
presently residing at

declare as follows:-

(One) I have granted or am about to grant a Standard Security in favour of National Westminster Bank Plc over the property known as and forming

(the 'Property')

(Two) The Property is neither a matrimonial home in relation to which a spouse of mine has occupancy rights under the Matrimonial Homes (Family Protection) (Scotland) Act 1981, as amended nor a family home in relation to which a civil partner of mine has occupancy rights under the Civil Partnership Act 2004.

Signature of

Signature of witness

.....

.....

Date of signing

Full name of witness (print)

.....

.....

Place of signing

Address of witness

.....

.....

.....

.....

# National Westminster Bank Plc

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Signature of

Signature of witness

.....

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Date of signing

Full name of witness (print)

.....

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Place of signing

Address of witness

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.....

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**STANDARD SECURITY**

**by**

**in favour of**

**National Westminster Bank Plc**

SOLICITORS:

DATED:

RECORDED:

SUBJECTS: