

# Standard Security

In this Standard Security the expressions set out below shall have the meaning and effect respectively set opposite to them:

**The Borrower:** (Insert full name(s) and address of the Borrower)

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Where the Borrower is more than one person, the singular includes the plural and all obligations of the Borrower are undertaken jointly and severally and each such person will therefore be fully responsible for all obligations in this Standard Security.

**The Society:**

Skipton Building Society (incorporated under the Building Societies Act 1986) and having its Principal Office at The Bailey, Skipton, North Yorkshire, BD23 1DN.

**Property:** (Insert full postal address of the property to be secured)

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being the subjects more fully described below

**Mortgage Conditions (Scotland)**

Skipton Building Society Mortgage Conditions (Scotland) dated 25 July 2023 and registered in the Books of Council and Session for preservation on 28 July 2023.

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The Borrower hereby undertakes to pay to the Society the Principal Sum as shown in the Mortgage Offer as defined in the Mortgage Conditions (Scotland) and all other sums due and that may become due on any account or in any manner whatsoever by the Borrower to the Society including any re-advance of the Principal Sum or further advance (additional borrowing) that may be made by the Society to the Borrower or in any other way whether as principal or surety, with interest from the respective times of advance at the interest rate specified in the Mortgage Offer by the Society to the Borrower and the Mortgage Conditions (Scotland) subject to Rules of the Society referred to therein, which Mortgage Conditions (Scotland) and Mortgage Offer are hereby incorporated into this Standard Security; The Borrower agrees that a certificate by an official of the Society as to the amount of the sums due at any time shall (apart from obvious mistakes) be conclusive; For which the Borrower grants a Standard Security in favour of the Society over ALL and WHOLE

**IMPORTANT – PLEASE READ**

**Your home may be repossessed if you do not keep up repayments on your mortgage.**

*Continued overleaf*

The Standard Conditions specified in Schedule 3 to the Conveyancing and Feudal Reform (Scotland) Act 1970 and any lawful variation of them operative for the time being, and as varied by the Mortgage Conditions (Scotland) and the Offer Document specified or referred to therein shall apply.

And the Borrower grants warrandice; And the Borrower consents to registration hereof and of any such certificate as aforesaid for preservation and execution: IN WITNESS WHEREOF this Standard Security is signed by the Borrower at

on the \_\_\_\_\_ day of \_\_\_\_\_ Two thousand and \_\_\_\_\_ before this witness:

Signature(s) of Borrower: \_\_\_\_\_

**Witness**

Signature: \_\_\_\_\_

Full Name: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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