## **Occupier Waiver**



This document is to be signed by each person aged 17 or over who will occupy the Property following completion of the Mortgage and who is not a party to the Mortgage. Please ensure to complete and return all 3 pages and wet sign.

Borrower (s)		
Full name(s) of borrowe		
Full name(s) of borrower	r	
Security property address		
		Postcode
Occupier		
	Occupier 1	Occupier 2
Title		Mr Mrs Miss Ms
	Other	Other
First name(s)		
Last name		
Date of birth		
Date of pitti		

## Declaration and Signature(s)

The Bank has agreed to make an advance to the Borrower(s) upon the security of the Mortgage. The Bank may also secure further advances made by the Bank to the Borrower(s), which may be made by the Bank without obtaining any further consent from you.

By signing this form, and in consideration of the Bank lending the Advance to the Borrower(s), you, the Occupier, confirm to the Bank as follows:

- 1. you are, or are about to be, in occupation of the property;
- 2. you consent to the Borrower(s) creating a legal charge in favour of the Bank which secures all sums now or in the future owed to the Bank by the Borrower(s), including any further advances;
- 3. you agree that all rights and interests you may have in the property or its proceeds of sale are postponed to, and take effect after, the rights and remedies of the Bank under the Mortgage;
- 4. you understand that if the Borrower(s) fails to pay any sums due under the Mortgage, or otherwise breaches the terms of the Mortgage, you agree to leave the Property immediately to enable it to be sold and you will have no right to stay in the Property;
- 5.you agree that none of the above will be affected by the Bank giving time for payment to, or making any arrangement with, the Borrower(s) or any other person.

**Registered Office:** Reliance Bank Limited, Faith House, 23-24 Lovat Lane, London EC3R 8EB Tel 020 7398 5421 / 020 7398 5422 / 020 7398 5423 – Mortgages@reliancebankltd.com · www.reliancebankltd.com

Declaration and Signature(s)				
This is an important legal document. Once you have signed it you will become legally bound by its terms.				
Signed and delivered as a deed by the Occupier(s) in the presence of the witness(es). Each witness must be at least 18 years old and not a spouse, civil partner or co-habitee of a Borrower or Occupier.				
Name of Occupier (please print name)	Signature of Occupier			
PLEASE PRINT NAME WITHIN THIS BOX	PLEASE WET SIGN WITHIN THIS BOX			
Name of Witness (please print name)	Signature of Witness			
PLEASE PRINT NAME WITHIN THIS BOX	PLEASE WET SIGN WITHIN THIS BOX			
Witness Address (please print name)	1			
PLEASE PRINT ADDRESS WITHIN THIS BOX				
Name of Occupier (please print name)	Signature of Occupier			
PLEASE PRINT NAME WITHIN THIS BOX	PLEASE WET SIGN WITHIN THIS BOX			
Name of Witness (please print name)	Signature of Witness			
PLEASE PRINT NAME WITHIN THIS BOX	PLEASE WET SIGN WITHIN THIS BOX			
Witness Address (please print name)				
PLEASE PRINT ADDRESS WITHIN THIS BOX				

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2



## Solicitor

I confirm that prior to the signing of this Declaration by Occupier, its full nature and effect were explained by me to all stated Occupiers who appeared to understand the same.

Person(s) receiving	Person 1	Person 2
Independent Legal Advice		
Name of Firm and address		
address		
	Postcode	
	SRA number	
Title		
	Other	
First name(s)		
Last name		
Solicitor Signature	PLEASE WET SIGN WITHIN THIS BOX	
<b>U</b>		

## Solicitor providing Independent Legal Advice to email the countersigned document to the Reliance Bank Ltd Mortgage department – Mortgages@reliancebankltd.com

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