



How To Correctly Sign Your Mortgage Deed

Congratulations! Your Mortgage Offer has been received and has subsequently been reviewed by your dedicated Lawyer/Solicitor.

Your mortgage report has been issued and once you have reviewed the same, it is time to execute the Mortgage Deed.

Please note that you must send your Mortgage Deed through the post.

Our address is:

Read Roper and Read Solicitors, T/A LPL
5th Floor Delphian House,
Riverside,
New Bailey Street,
Manchester, M3 5FS

For the purposes of the Mortgage Deed, you are referred to as the 'Borrower' or 'Customer'.

Please execute the Mortgage Deed in the space provided for you, in the physical presence of an independent adult witness. See example opposite.

THIS IS A GUIDE ONLY - PLEASE DO NOT SIGN AND RETURN TO LPL

**SIGNED as a deed by the
BORROWER in the presence of:-**

)
) **X**

Witness signature :

1ST BORROWER SIGN HERE

Printed name :

WITNESS SIGNATURE, FULL
NAME AND ADDRESS HERE

Address :

**SIGNED as a deed by the
BORROWER in the presence of:-**

)
) **X**

Witness signature :

2ND BORROWER SIGN HERE

Printed name :

WITNESS SIGNATURE, FULL
NAME AND ADDRESS HERE
(EVEN IF THE WITNESS IS
THE SAME AS ABOVE)

ADDRESS :

Your Independent Adult Witness could be a neighbour, friend, work colleague or anyone else that fits into the above criteria. Your witness must be over the age of 18 and they must not be a relative/family member. They must also not be a party to the transaction (this will ensure that they are considered to be an 'Independent Adult Witness').

It is important that they state their full name (rather than their initials) to avoid delays further in the transaction.

If there is more than one Borrower, each Borrower that executes the Mortgage Deed will need their signature to be separately witnessed. The same Independent Adult Witness can be used for each Borrower providing that they meet the required criteria set out above, however they will need to execute against each individual Borrower's signature separately.

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