

MORTGAGE AGREEMENT

Effective date: [DATE]. Complete the bracketed fields and remove unused options before signing.

Lender: [FULL LEGAL NAME], [ADDRESS], [NOTICE EMAIL].

Property Owner: [FULL LEGAL NAME], [ADDRESS], [NOTICE EMAIL].

1. PROPERTY AND DEBT

Property address and full legal description: [DETAILS]. Registered owner and title reference: [DETAILS]. Borrower and loan agreement: [DETAILS]. Amount and currency secured: [DETAILS]. Existing mortgages and intended priority: [DETAILS].

2. SECURITY INSTRUMENT

The owner agrees to execute the property-security instrument required for the property and intended transaction. Required form, registration authority, execution steps and completion deadline: [DETAILS]. This planning draft does not represent that a registrable mortgage or priority has been created.

3. PROPERTY OBLIGATIONS

Payment of taxes, insurance, maintenance and permitted leasing: [TERMS]. Insurance proceeds and compulsory acquisition proceeds: [APPLICATION TERMS]. Required consent for later security or disposal: [TERMS].

4. DEFAULT AND REMEDIES

Defaults and cure periods: [DETAILS]. Acceleration, possession, foreclosure or sale may occur only through the required procedures and notices. Any statutory reinstatement, redemption and surplus rights remain applicable.

5. DISCHARGE AND COSTS

When the secured debt is paid, the lender must provide the required discharge documents within [PERIOD]. Registration, valuation, insurance and discharge costs: [ITEMIZED ALLOCATION]. Underlying repayment terms remain in the identified loan agreement.

6. NOTICES AND CHANGES

Notices must be sent to the addresses above by [AGREED DELIVERY METHOD] and take effect on [AGREED RECEIPT RULE]. Each party must promptly notify the other of changed contact details. Changes to this agreement must be recorded in writing and accepted by all affected parties.

7. LAW AND DISPUTES

Governing law: [AGREED LAW]. Courts or other agreed dispute process: [FORUM AND PROCESS]. The parties will first try to resolve a dispute through their named contacts for [NUMBER] days, without preventing urgent relief or missing a legal deadline. Nothing in this agreement removes rights or requirements that cannot lawfully be excluded.

8. COMPLETE AGREEMENT

This document and its completed schedules record the agreement on this subject. If a term cannot be enforced, the remaining terms continue to the extent permitted. Each signatory confirms authority to sign for the named party. Counterparts and electronic signatures may be used where permitted; any additional signing formalities must still be completed.

SIGNATURES

Lender: [NAME]

Signature: _____ Date: _____

Signing capacity, if applicable: [TITLE / CAPACITY]

Property Owner: [NAME]

Signature: _____ Date: _____

Signing capacity, if applicable: [TITLE / CAPACITY]