

PROPERTY REGISTRATION AUTHORITY

COUNTY

FOLIO

THIS DEED OF CHARGE made the day of 20

BETWEEN

Of

(hereinafter called "the Borrower") of the One Part and

WATERFORD CITY COUNCIL having its Principal Office at City Hall, The Mall in the City of Waterford (hereinafter called "the Local Authority") of the Other Part.

SCHEDULE

PART 1

(Description of the Mortgaged Property)

ALL THAT AND THOSE:-

PART 2

(Tenure of Mortgaged Property)

PART 3

(The Loan)

- A. Improvement Works in lieu of re-housing Scheme Mortgage.
 - B. Amount of Loan paid by the Local Authority:-
- €72,320.72
 - C. Term of Loan – 15 years
1. This Deed incorporates Waterford City Council Improvement Works in Lieu of Re-Housing Scheme Mortgage General Conditions ("the General Mortgage Conditions") as if they were set out in this Deed in full and the Borrower acknowledges that the Borrower has been given a copy of the General Mortgage Conditions and has read them and agrees to be bound by them.

2. In consideration of the loan, the Borrower as Beneficial Owner (and also in the case of Registered Land as Registered Owner or as the person entitled to be Registered as Owner) **HEREBY CHARGES** the Mortgaged Property in favour of the Local Authority with payment of the Secured Liabilities (as defined in the General Mortgage Conditions) and **ASSENTS** to the registration of the Charge as a Burden on the Mortgaged Property. **PROVIDED ALWAYS** that if and when the Borrower shall have re-paid to the Local Authority, the Secured Liabilities and all other sums due to the Authority on foot of the Loan, the Local Authority shall at any time thereafter, at the request of the Borrower, release, reconvey, surrender or discharge the Mortgaged Property to the Borrower as the nature of the Property requires or as the Borrower shall direct.

SIGNED AND DELIVERED

By the Borrower in the presence of:-

PRESENT WHEN THE COMMON SEAL

Of the Local Authority was affixed hereto:-