**GATEHOUSE BANK PLC**

**Occupier’s Consent**

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| Date: |  |
| Customer: |  |
| Occupier: |  |
| Gatehouse Bank Plc: | Gatehouse Bank Plc |
| Property: |  |

1. The Customer has executed or proposes to execute Diminishing Musharakah Agreement, Lease Agreement, Service Agency Agreement and Legal Charge and Conditions (“the Documents”) in relation to the Property with Gatehouse Bank Plc.
2. The Occupier [is] [will be] in occupation of the Property with the Customer and the Occupier has agreed to postpone any rights or interests in the Property which the Occupier may have or acquire to those of Gatehouse Bank Plc under the Documents.
3. The Occupier hereby consents to the creation and (if appropriate) the registration of the Documents over the Property to secure the existing and future liabilities of the Customer to Gatehouse Bank Plc and agrees that any rights or interests which the Occupier may have or acquire (including overriding interests or otherwise) in or over the Property or to the occupation thereof (whether arising from agreement, statute, common law or otherwise and including without prejudice to the generality of the foregoing under Section 2 of the Matrimonial Homes Act 1983) shall be postponed, released and made subject to the rights and interests of the Gatehouse Bank Plc under the Documents.
4. The Occupier further agrees that Gatehouse Bank Plc:-
   1. shall be entitled to exercise its respective rights under the Documents or under the general law without reference to the Occupier and in all respects in priority to and so as to override any rights or interests which the Occupier may have in the Property or his/her right of occupation or right to share in the proceeds of sale; and
   2. will be able to enforce its rights by obtaining possession of the Property and by selling it (in addition to any other means of enforcement open to it under the Documents or the general law).
5. The Occupier hereby acknowledges that he/she has received independent legal advice as to the effect of this Deed.
6. This Deed shall be governed by and construed in accordance with the laws of England and Wales and the parties hereto irrevocably submit to the non-exclusive jurisdiction of the English Courts.

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| SIGNED by the Occupier  in the presence of: | SIGNED by the Occupier  in the presence of: |
| Signature of Witness | (Signature of Witness) |
| Witness Name : | Witness Name : |
| Witness Address : | Witness Address : |
| Occupation : | Occupation : |