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|  | 1 | I [enter name] of [Company name], acting under the authority of the Lender referred to below, apply to HM Land Registry for creation and approval of a digital mortgage, details of which are set out below, and allocation of an e-MD reference number. |
| Insert lender’s contact details for the purpose of this application. | 2 | Lender’s name: [insert here]  Email address: [insert here]  Telephone contact number: [insert here] |
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| Complete as appropriate where the lender is a company. Also, for an overseas company, unless an arrangement with HM Land Registry exists, lodge a certified copy of the constitution in English or Welsh, or other evidence permitted by rule 183 of the Land Registration Rules 2003.  A lender must give its legal name exactly as registered in Companies House or where the lender is a foreign company within the meaning of the Companies Act 2006 the full legal name as registered in its state of incorporation. | 3 | Lender’s details of incorporation  Company registration number   1. For UK incorporated companies/Registered Societies   Companies House or Mutuals Public Register number including any prefix and or suffix: **[insert here if applicable]**  For overseas companies   1. For foreign companies give territory in which incorporated e.g. Jersey or State of New York, U.S.A.   State or Territory of Incorporation: **[insert here if applicable]**     1. Registered number in England and Wales including the prefix FC or BR as registered at Companies House:  **[insert here if applicable]**   [One of the above three fields must be completed, but in some circumstances more than one will be completed.] |
| Place 'X' in the box(es) if appropriate. | 4 | The charge includes a standard restriction for entry in the  proprietorship register of the registered estate.  The charge includes an application by the Lender for entry  of an obligation to make further advances. (Rule 108, LRR 2003). |
| If the lender requires that a customer account reference is displayed upon the face of the deed, please indicate this here. If such a reference is required, please enter the name of this reference (eg: Account number/mortgage reference/society reference/roll number etc) | 5 | The lender does not require any customer account specific  reference to displayed on the face of the deed  The lender requests that a customer account reference is  displayed on the face of the deed with the following name:  [insert text here] |
| Please ‘X’ in the box that applies.  The standard warning words are “Your home may be repossessed if you do not keep up repayments on your mortgage”. | 6 | The lender does not require any warning to be displayed to the borrower when they sign the document.  The lender requests that the standard warning words are displayed to the borrower when they sign the document  The lender requests that the following warning words are displayed to the borrower when they sign the document:  [Insert text here] |
|  | 7 | The digital mortgage deed will be created using the following format. Please complete the sections marked Lender and Additional Provisions. All other wording is standard and cannot be amended. |
| The digital mortgage deed will be created using the following format. The numbered brackets will not be included, but refer to the points below:  [1] Each lender may give up to three addresses for service, one of which must be a postal address whether or not in the UK (including the postcode, if any). The others can be any combination of a postal address, a UK DX box number or an electronic address.  [2] Once the charge has been approved, we will only enter the address(es) for service as given on this form on registration of the charge. Any other addresses given on an application to register the approved charge will ignored.  [3] A standard charging clause will be displayed to the borrower under the heading of Charging clause. If you need to further define the monies secured by the charge, you can use the additional provisions panel to do this.  [4] Include also here any wording that further defines the monies secured by the charge, the name and date of any applicable mortgage terms and conditions and anything else relevant to the mortgage deed.  [5] The name of the organisation making the deed effective upon legal completion will automatically be inserted here.  [6] Any specific account reference required to be displayed upon the face of the deed will be shown here. See panel 5 of this form.  [7] The e-MD reference will be allocated once this application has been approved. |  | **Digital Mortgage Deed**  **Property**:  [the property description will be shown here]  **Title number**:  [the title number will be shown here]  [1] [2]**Lender**:  [insert lender name, company registration number if applicable and address for entry on the register here]  **Borrower(s)**:  [the borrower name(s) will be shown here]  [3]**Charging clause**  The Borrower, with full title guarantee, charges to the Lender the Property by way of legal mortgage with payment of all money secured by this charge.  [4]**Additional provisions**  [enter details of any additional provisions to be included in the mortgage deed here, together with the wording of any standard restriction and application to enter an obligation to make further advances]  **Effective date and time**  This charge takes effect when the registrar receives notification from […[5]] that the charge is to take effect.  [the effective date and time will be shown here]  **Borrower’s electronic signature(s)**  Signed by [name]  [6]  e-MD\_\_\_\_\_[7] |
|  | 8 | When completed this application should be sent by email to  [CommercialArrangements@landregistry.gov.uk](mailto:CommercialArrangements@landregistry.gov.uk)  Once the application is approved, we will send you a PDF file showing what the digital deed will look like. |
| WARNING The digital mortgage resulting from this application is approved for electronic use only. Any amendments to an approved digital mortgage need to be agreed with Commercial Arrangements, including any change in address for service.  If you dishonestly enter information or make a statement that you know is, or might be, untrue or misleading, and intend by doing so to make a gain for yourself or another person, or to cause loss or the risk of loss to another person, you may commit the offence of fraud under section 1 of the Fraud Act 2006, the maximum penalty for which is 10 years’ imprisonment or an unlimited fine, or both. | | |
| Failure to complete this form with proper care may result in a loss of protection under the Land Registration Act 2002 if, as a result, a mistake is made in the register. | | |
| Under section 66 of the Land Registration Act 2002 most documents (including this form) kept by the registrar relating to an application to the registrar or referred to in the register are open to public inspection and copying. If you believe a document contains prejudicial information, you may apply for that part of the document to be made exempt using Form EX1, under rule 136 of the Land Registration Rules 2003. | | |

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| **For official use only** |
| e-MD Number issued:  Go live date:  CREs used: |

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