

MORTGAGE PROTECTION LETTER

To Whom It May Concern:

This Mortgage Protection Letter ("Letter") is issued by the undersigned Mortgagee ("Lender") to confirm the mortgage protection arrangements in connection with the loan extended to the Borrower as described below. This Letter is intended to provide assurances regarding the status and rights of the Lender concerning the mortgaged property under applicable UK law.

1. Parties Involved:

Lender Name: _____
Lender Address: _____
Borrower Name: _____
Borrower Address: _____

2. Loan Information:

Loan Account Number: _____
Loan Amount (GBP): _____
Interest Rate (% per annum): _____
Payment Schedule: _____

3. Security Details:

Property Address / Description: _____
Title Reference Number: _____
Land Registry Number(s): _____

4. Confirmation of Mortgage Protection:

The Lender confirms that the mortgage secured against the above-described property is valid, registered and enforceable under applicable UK law including the Law of Property Act 1925 and the Land Registration Act 2002. The Borrower has agreed to the terms of the mortgage deed, and the Lender holds first legal charge over the property, subject to registration with the HM Land Registry and subject to all relevant statutory requirements. This Letter serves solely as confirmation of the mortgage protection and does not modify or replace any terms within the mortgage deed or loan agreement.

5. Representations and Warranties:

The Lender represents and warrants that to the best of its knowledge: (a) the mortgage is legally binding and enforceable; (b) all necessary registrations and filings have been or will be duly made; (c) no prior charges or encumbrances exist that would affect the priority of this mortgage; and (d) the Lender will notify the Borrower of any material changes affecting the mortgage.

6. Governing Law and Jurisdiction:

This Letter and the mortgage protection confirmed herein shall be governed by and construed in accordance with the laws of England and Wales. The parties irrevocably submit to the exclusive jurisdiction of the courts of England and Wales for any dispute arising in connection with this Letter.

7. Notices:

All notices or communications under or in connection with this Letter shall be in writing and delivered by hand, pre-paid post, or email to the addresses given in Section 1 or to such other address as the party may notify to the other in writing.

8. Entire Agreement:

This Letter constitutes the entire understanding between the parties regarding mortgage protection and supersedes all prior agreements, representations, or understandings, whether written or oral, relating to the subject matter hereof.

9. Execution:

This Letter shall be executed by duly authorised representatives of the Lender and may be delivered electronically or in counterparts each of which shall be deemed an original, and all of which together shall constitute one and the same instrument.

FOR AND ON BEHALF OF THE LENDER

FOR AND ON BEHALF OF THE BORROWER

Signature: _____

Signature: _____

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