

CROSS-COLLATERAL MORTGAGE RIGHTS ACCESSION

DEED THIS ACCESSION DEED is dated 8 June 2018 and made

BETWEEN:

- (1) **CHARTER MORTGAGE FUNDING 2018-1 PLC** (registered number 11329280) whose registered office is at 35 Great St. Helen's, London EC3A 6AP (the **Additional Mortgagee**);
- (2) **U.S. BANK TRUSTEES LIMITED** who has a place of business at 125 Old Broad Street, Fifth Floor, London EC2N 1AR being the holder of certain Security Interests created from time to time by the Additional Mortgagee under or pursuant to the Additional Security Deed (in such capacity the **Additional Security Holder**); and
- (3) **U.S. BANK TRUSTEES LIMITED** acting on behalf of itself and each Current Party (as defined below).

THIS ACCESSION DEED WITNESSES as follows:

1. INTERPRETATION

1.1 Definitions

In this Accession Deed, except so far as the context otherwise requires:

Additional Security Deed means a deed of charge dated 8 June 2018 between, among others, the Additional Mortgagee and the Additional Security Holder.

Current Party means each person who immediately prior to the date of this Accession Deed is a party to the Principal Deed.

Principal Deed means a cross-collateral mortgage rights deed originally dated 28 April 2017 between, amongst others, Charter Court Financial Services Limited, Precise Mortgage Funding 2017-1B plc and U.S. Bank Trustees Limited and as further amended, restated and supplemented from time to time.

1.2 Definitions in Principal Deed

Except where otherwise defined in this Accession Deed, expressions defined in the Principal Deed shall have the same meaning in this Accession Deed.

1.3 Supplemental to Principal Deed

This Accession Deed is supplemental to the Principal Deed.

2. ACCESSION

The parties to this Accession Deed agree that as from the date of this Accession Deed each of the Additional Mortgagee and Additional Security Holder shall become and be a party to the Principal Deed and all the provisions shall apply to and between each of the parties to the Principal Deed (including the Current Parties, and the Additional Mortgagee and the Additional Security Holder).

3. GOVERNING LAW

This Accession Deed is governed by, and shall be construed in accordance with, English law.

IN WITNESS WHEREOF this Accession Deed has been executed and delivered as a deed by each party on the date indicated at the start of this Accession Deed.

EXECUTION VERSION

SIGNATORIES

EXECUTED and **DELIVERED** as a **DEED** by)
CHARTER MORTGAGE FUNDING 2018-1 PLC)
as the Additional Mortgagee, acting by two directors)

per pro Intertrust Directors 1 Limited)

per pro Intertrust Directors 2 Limited)




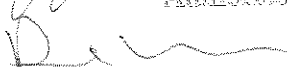
EXECUTED and **DELIVERED** as a **DEED** by)
U.S. BANK TRUSTEES LIMITED)
as the Additional Security Holder, acting by two duly)
authorised Attorneys

EXECUTED and **DELIVERED** as a **DEED** by)
U.S. BANK TRUSTEES LIMITED)
for itself and as Attorney for each other Current Party,)
acting by two duly authorised Attorneys

SIGNATORIES

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CHARTER MORTGAGE FUNDING 2018-1 PLC)
as the Additional Mortgagee, acting by two directors)
per pro Intertrust Directors 1 Limited)
per pro Intertrust Directors 2 Limited)

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U.S. BANK TRUSTEES LIMITED)
as the Additional Security Holder, acting by two duly)
authorised Attorneys)

 Chris Yates
Authorised Signatory
 David Harnett
Authorised Signatory

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U.S. BANK TRUSTEES LIMITED)
for itself and as Attorney for each other Current Party,)
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