

CROSS-COLLATERAL MORTGAGE RIGHTS ACCESSION DEED

THIS ACCESSION DEED is dated 6 July 2021 and made

BETWEEN:

- (1) **CANTERBURY FINANCE NO.4 PLC** (registered number 13365493) whose registered office is at 10th Floor, 5 Churchill Place, London E14 5HU (the **Additional Mortgagee**);
- (2) **U.S. BANK TRUSTEES LIMITED** (registered number 02379632), a limited liability company incorporated under the laws of England and Wales whose registered office is 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) **CITICORP TRUSTEE COMPANY LIMITED** who has a place of business at Citigroup Centre, Canada Square, Canary Wharf, London, E14 5LB as the **Canterbury Finance No.1 Security Holder**, 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 the deed of charge dated 6 July 2021 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 12 July 2019 between OneSavings Bank PLC, Canterbury Finance No. 1 PLC and Citicorp Trustee Company 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.

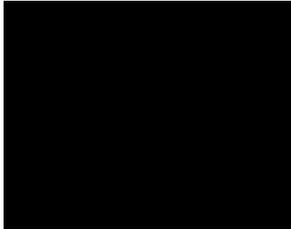
IN WITNESS WHEREOF this Accession Deed has been executed and delivered as a deed by each party on the date indicated at the start of this Accession Deed.

SIGNATORIES

EXECUTED and DELIVERED as a DEED by)
CANTERBURY FINANCE NO.4 PLC)
acting by two directors)

per pro CSC Directors (No. 1) Limited)

per pro CSC Directors (No. 2) Limited)



EXECUTED and DELIVERED as a DEED by)
U.S. BANK TRUSTEES LIMITED as Additional)
Security Holder)
acting by an attorney)

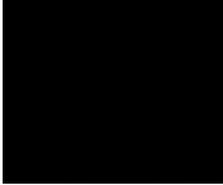


in the presence of this witness

Witness Signature:)
Full name:)
Address:)

Michael Leong
125 Old Broad Street, London,
EC2N 1AR

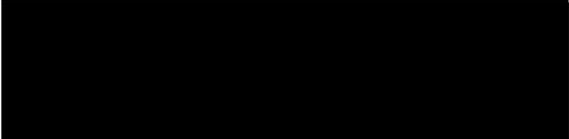
EXECUTED and DELIVERED as a DEED by)
CITICORP TRUSTEE COMPANY LIMITED for)
itself and for each Current Party)
acting by an attorney)



Viola Japaul
Attorney

in the presence of this witness

Witness Signature:)



Full name:)

Georgia Mitchell
Vice President

Address:)

Citi Agency & Trust
Citigroup Centre
25 Canada Square
Canary Wharf
London E14 5LB